

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 10-36506 – GFK

Emily Foreman Rosenmeier
fka Emily Foreman
16310 19th Street South
Lakeland, MN 55043

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8726

Stephen Carter Rosenmeier
16310 19th Street South
Lakeland, MN 55043

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1561

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/7/10

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on December 7, 2010 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3 CERTIFICATE OF NOTICE

District/off: 0864-3
Case: 10-36506

User: admin
Form ID: 7dsc

Page 1 of 1
Total Noticed: 24

Date Rcvd: Dec 08, 2010

The following entities were noticed by first class mail on Dec 10, 2010.

db/jdb +Emily Foreman Rosenmeier, Stephen Carter Rosenmeier, 16310 19th Street South,
Lakeland, MN 55043-9422

smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

58941889 +ACS/ED LOANS/SLFC, PO BOX 7051, UTICA, NY 13504-7051

58941890 +ALLEN AND ASSOCIATES, 147 WILLIS AVENUE, MINEOLA, NY 11501-2634

58941896 +CHEX SYSTEMS INC, ATTN: CONSUMER RELATIONS, 7805 HUDSON RD., SUITE 100,
WOODBURY, MN 55125-1703

58941898 +EQUIFAX, PO BOX 740256, ATLANTA, GA 30374-0256

58941899 +EXCEL MARTIAL ARTS, 707 COMMERCE DR., WOODBURY, MN 55125-7741

58941901 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: FIFTH THIRD BANK, 5050 KINGSLEY DRIVE, CINCINNATI, OH 45263)

58941908 +TRANSUNION, PO BOX 2000, CHESTER, PA 19016-2000

The following entities were noticed by electronic transmission on Dec 08, 2010.

tr +EDI: QMJIANACONE.COM Dec 08 2010 19:08:00 Michael J Iannacone, 8687 Eagle Point Blvd,
Lake Elmo, MN 55042-8628

smg +EDI: MINNDEPREV.COM Dec 08 2010 19:08:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447

smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

58941891 +EDI: AMEREXPR.COM Dec 08 2010 19:03:00 AMERICAN EXPRESS, PO BOX 981535,
EL PASO, TX 79998-1535

58941893 +EDI: BANKAMER.COM Dec 08 2010 19:03:00 BANK OF AMERICA, PO BOX 15026,
WILMINGTON, DE 19850-5026

58941894 +EDI: CAPITALONE.COM Dec 08 2010 19:03:00 CAPITAL ONE, PO BOX 85167,
RICHMOND, VA 23285-5167

58941895 +EDI: CHASE.COM Dec 08 2010 19:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298

58941897 +EDI: DISCOVER.COM Dec 08 2010 19:03:00 DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130

58941902 +EDI: RMSC.COM Dec 08 2010 19:03:00 GE MONEY BANK/CARE CREDIT, PO BOX 981127,
EL PASO, TX 79998-1127

58941903 +EDI: CBSKOHLS.COM Dec 08 2010 19:03:00 KOHL'S, PO BOX 3043, MILWAUKEE, WI 53201-3043

58941904 +EDI: RMSC.COM Dec 08 2010 19:03:00 OLD NAVY/MCCBG, PO BOX 103090, ROSWELL, GA 30076

58941905 +EDI: CHASE.COM Dec 08 2010 19:03:00 PIER ONE/CHASE, PO BOX 15298,
WILMINGTON, DE 19850-5298

58941906 +EDI: SEARS.COM Dec 08 2010 19:03:00 SEARS, PO BOX 6283, SIOUX FALLS, SD 57117-6283

58941907 +EDI: WTRRNANK.COM Dec 08 2010 19:03:00 TARGET, PO BOX 1581, MINNEAPOLIS, MN 55440-1581

58941909 +EDI: WFFC.COM Dec 08 2010 19:03:00 WELLS FARGO HOME MORTGAGE, PO BOX 10335,
DES MOINES, IA 50306-0335

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

58941892 ATA TAE KWON DO

58941900 ##+EXPERIAN, PO BOX 1017, ALLEN, TX 75013-0017

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2010

Signature:

